WHAT IS CLAIMED IS:

1. A secure passcode authentication system, the system comprising:

an Access Control Server (ACS) configured to receive a request for passcode authentication of a Primary Account Number (PAN), and configured to request a passcode corresponding to the PAN;

a front end Hardware Security Module (HSM) coupled to the ACS, and configured to receive the passcode and generate an encrypted passcode using a local encryption key; and

a back end HSM configured to receive the encrypted passcode from the front end HSM and further configured to recover a clear form of the passcode, generate a back end encrypted passcode, and communicate the back end encrypted passcode to an authentication network.

2. The system of Claim 1, wherein the request for passcode authentication comprises a request for a Personal Identification Number (PIN) authentication.

3. The system of Claim 1, wherein the ACS is further configured to receive an authentication message from the authentication network.

4. The system of Claim 1, wherein the ACS is further configured to generate a unique transaction identification and include the unique transaction identification as a hidden field in the request for the passcode.

5. The system of Claim 4, wherein the front end HSM is configured to generate a hash value based in part on the unique transaction identification, and wherein the ACS is configured to include the hash value as an additional hidden field in the request for the passcode.

6. The system of Claim 1, wherein the request for the passcode includes an instruction to direct the passcode to the front end HSM.

7. The system of Claim 1, wherein the front end HSM comprises a software HSM.

8. The system of Claim 1, wherein the front end HSM comprises a hardware HSM.

9. The system of Claim 1, wherein the front end HSM is configured to receive the passcode in a first encrypted format.

10. The system of Claim 9, wherein the first encrypted format comprises a Secure Sockets Layer (SSL) encrypted format.

11. The system of Claim 1, wherein the front end HSM is configured to receive a cardholder encrypted passcode from the ACS.

12. The system of Claim 1, wherein the front end HSM is configured to receive a cardholder encrypted passcode from a cardholder device.

13. The system of Claim 1, wherein the back end HSM is configured to generate the back end encrypted passcode by generating a PINBLOCK using the clear form of the passcode and encrypting the PINBLOCK using an Acquirer Working Key (AWK).

14. The system of Claim 1, wherein the authentication network comprises an Internet Payment Gateway Server (IPGS).

15. The system of Claim 14, wherein the authentication network further comprises an issuer server coupled to the IPGS.

16. A secure passcode authentication system, the system comprising:

an Access Control Server (ACS) configured to receive a request for Personal Identification Number (PIN) authentication of a Primary Account Number (PAN), and configured to generate a request for a PIN corresponding to the PAN, the request for the PIN including hidden fields comprising a unique transaction identifier and a hash value;

a front end Hardware Security Module (HSM) coupled to the ACS, and configured to generate the hash value based in part on the unique transaction identifier, and further configured to receive an encrypted PIN, decrypt the PIN to recover a clear form of the PIN, and generate a local encrypted PIN using a local encryption key; and

a back end HSM configured to receive the local encrypted PIN from the front end HSM and further configured to recover a clear form of the PIN from the local encrypted PIN, generate an Acquirer Working Key (AWK) encrypted PIN, and communicate the AWK encrypted PIN to an authentication network.

17. The system of Claim 16, wherein the front end HSM generates the local encrypted key using a triple DES algorithm.

18. A secure passcode authentication system, the system comprising:

an Access Control Server (ACS) configured to receive a request for Personal Identification Number (PIN) authentication of a Primary Account Number (PAN), and configured to generate a request for a PIN corresponding to the PAN, the request for the PIN including an instruction to provide the PIN to a destination address; and

a front end Hardware Security Module (HSM) having said destination address and coupled to the ACS, and configured to receive an encrypted PIN, decrypt the PIN to recover a clear form of the PIN, and generate an Acquirer Working Key (AWK) encrypted PIN using an AWK encryption key, and configured to communicate the AWK encrypted PIN to an authentication network.

19. A method for providing secure passcode authentication, the method comprising:

requesting a Personal Identification Number (PIN) corresponding to a Primary Account Number (PAN);

receiving the PIN in response to the request;

generating a PINBLOCK based in part on the PIN;

encrypting the PINBLOCK using a local key in a front end Hardware Security Module (HSM) to generate a local key encrypted PINBLOCK;

decrypting the local key encrypted PINBLOCK with a back end HSM;

generating a back end encrypted PIN with the back end HSM;

communicating the back end encrypted PIN to an authentication network; and

receiving an authentication response from the authentication network.

20. The method of Claim 19, wherein requesting the PIN comprises:

generating a unique transaction identifier;

generating a hash value with the front end HSM based in part on the unique transaction identifier;

generating a query having the unique transaction identifier and hash value as fields in the query; and

communicating the query.

21. The method of Claim 19, wherein requesting the PIN comprises:

generating a query having an instruction directing a query response be directed to a destination address corresponding to the front end HSM; and

communicating the query over an Internet connection to a cardholder device.

22. The method of Claim 19, wherein receiving the PIN comprises receiving a Secure Sockets Layer (SSL) encrypted PIN.

23. The method of Claim 22, wherein receiving the PIN further comprises receiving the SSL encrypted PIN at an Access Control Server (ACS).

24. The method of Claim 22, wherein receiving the PIN further comprises receiving the SSL encrypted PIN from a cardholder device at the front end HSM.

25. The method of Claim 19, wherein the front end HSM comprises a software HSM implementation within an Access Control Server (ACS).

26. The method of Claim 19, wherein encrypting the PINBLOCK comprises encrypting the PINBLOCK using a triple DES encryption algorithm.

27. The method of Claim 19, wherein generating the back end encrypted PIN comprises:

generating a back end PINBLOCK from a clear form of the PIN; and

encrypting the PIN with the back end HSM using an Acquirer Working Key (AWK).

28. A method for providing secure passcode authentication, the method comprising:

receiving an encrypted Personal Identification Number (PIN) corresponding to a Primary Account Number (PAN);

decrypting the encrypted PIN in a front end Hardware Security Module (HSM) to generate a clear form of the PIN;

generating a PINBLOCK based in part on the clear form of the PIN;

generating in a back end HSM a back end encrypted PIN based in part on the PINBLOCK;

communicating the back end encrypted PIN to an authentication network; and

receiving an authentication response from the authentication network.

29. The method of Claim 28, wherein the front end HSM comprises the back end HSM.

30. The method of Claim 28, wherein receiving the encrypted PIN comprises receiving a Secure Sockets Layer (SSL) encrypted PIN over an Internet connection from a cardholder device.

31. The method of Claim 28, wherein generating the back end encrypted PIN comprises generating an Acquirer Working Key (AWK) encrypted PIN.

32. A method for providing secure passcode authentication, the method comprising:

generating encryption data;

querying a cardholder for a Personal Identification Number (PIN) corresponding to a Primary Account Number (PAN);

receiving an encrypted PIN and at least a portion of the encryption data in response to the query;

generating a clear form of the PIN based in part on the encrypted PIN;

generating a PINBLOCK based in part on the clear form of the PIN;

encrypting the PINBLOCK in a front end Hardware Security Module (HSM) using triple DES encryption to generate an encrypted PIN (EPIN);

decrypting the EPIN in a back end HSM to recover the clear form of the PIN;

encrypting the clear form of the PIN in the back end HSM using an Acquirer Working Key (AWK) to generate an AWK encrypted PIN;

communicating the AWK encrypted PIN to an authentication network; and

receiving an authentication response.